TRICARE –

Your Military Health Plan
Beneficiary Education Seminar

TRICARE Hampton Roads

January 20
05

What is TRICARE?

- DoD's integrated health care delivery system
- Provides health benefits and services to active duty, reserve component, and retired members of the uniformed services, their families, and survivors worldwide
- Available to Army, Navy, Air Force, Marine Corps, Coast Guard, Reserves, National Guard, U.S. Public Health Service (USPHS), Reserve Component members on active duty > 30 days, and the National Oceanic and Atmospheric Administration (NOAA)

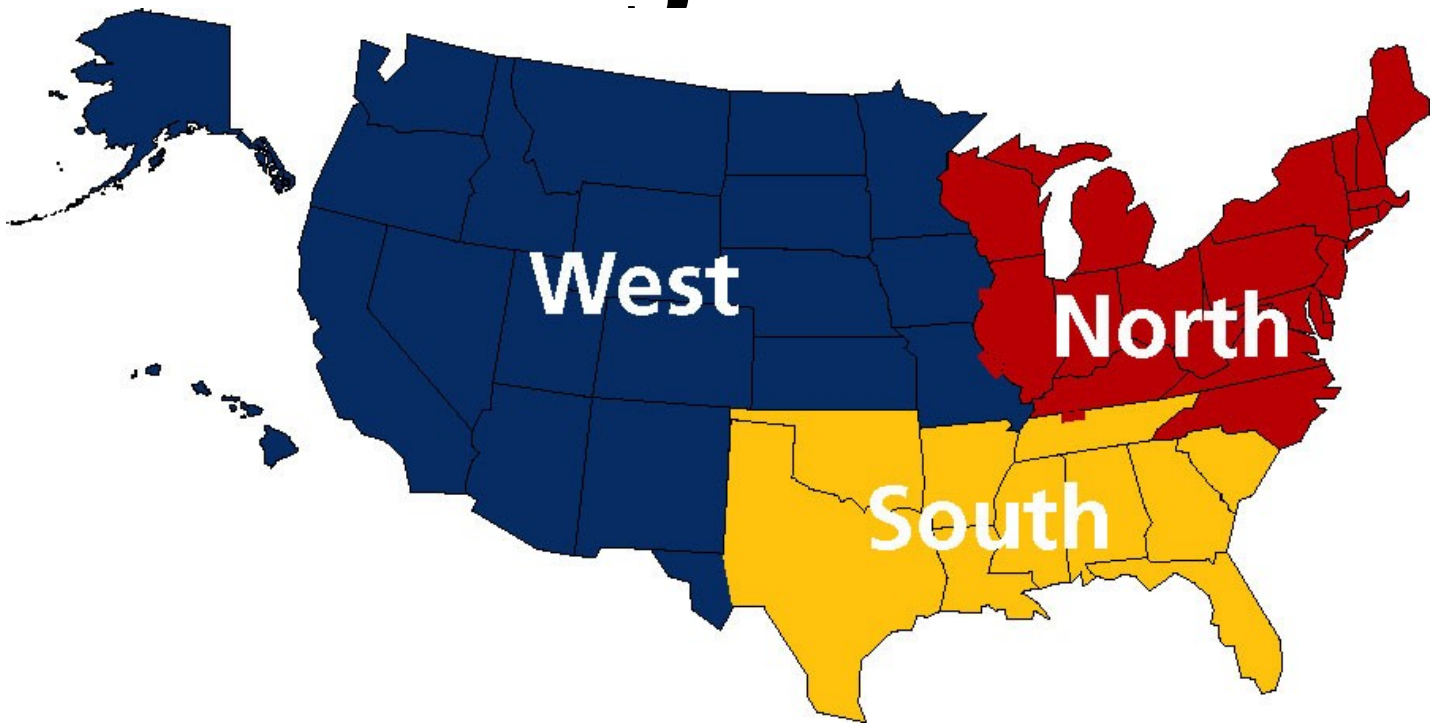
TRICARE Hampton Roads

TRICARE Regions

- TRICARE North
- TRICARE South
- TRICARE West
- TRICARE Europe
- TRICARE Pacific
- TRICARE Latin America and Canada

TRICARE Hampton Roads

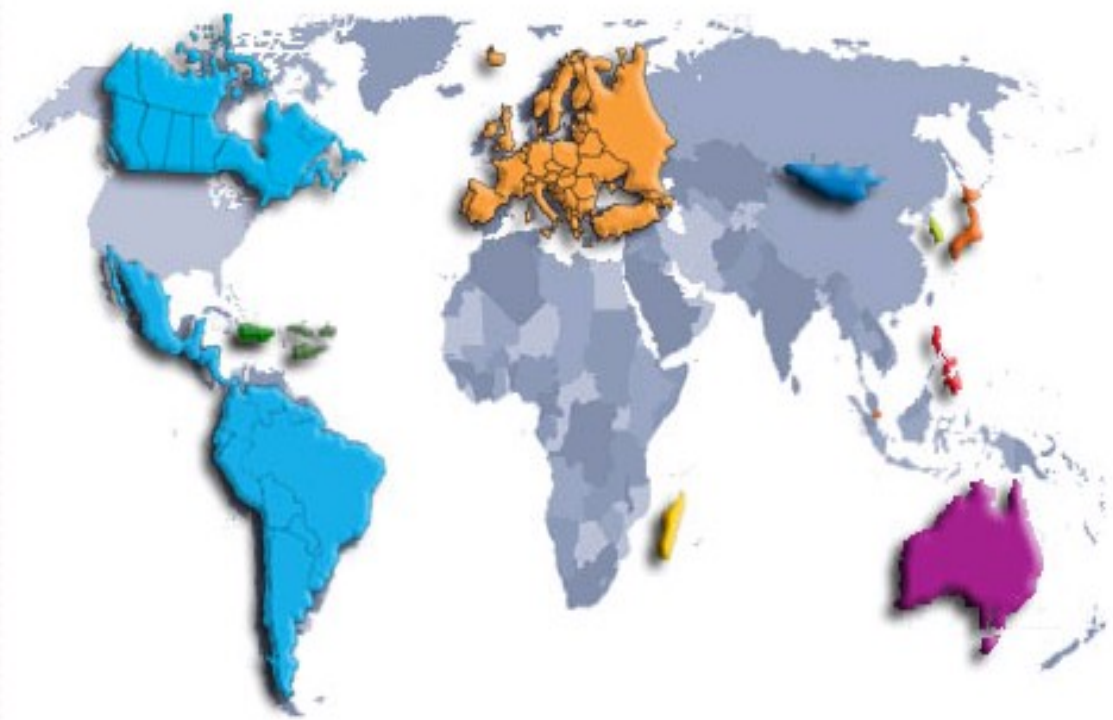
New TRICARE Regions



TRICARE
Hampton Roads

January 20
05

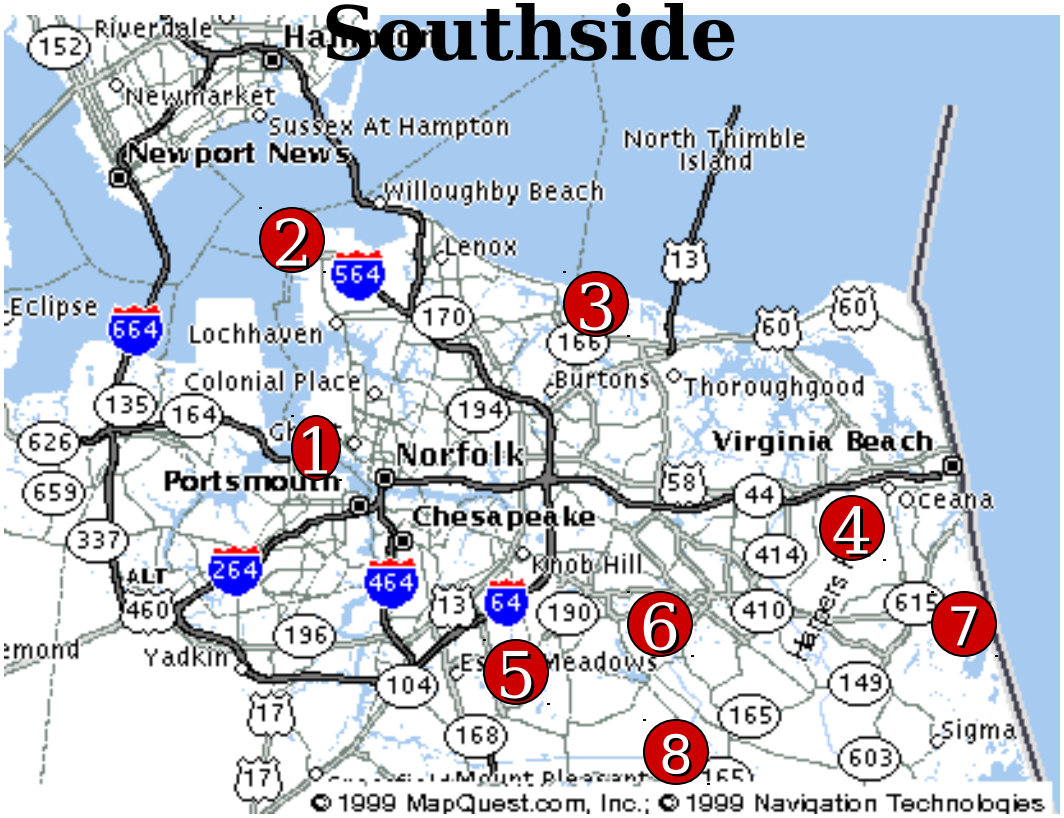
TRICARE Overseas Regions



TRICARE
Hampton Roads

January 20
05

Health Care in Tidewater Southside

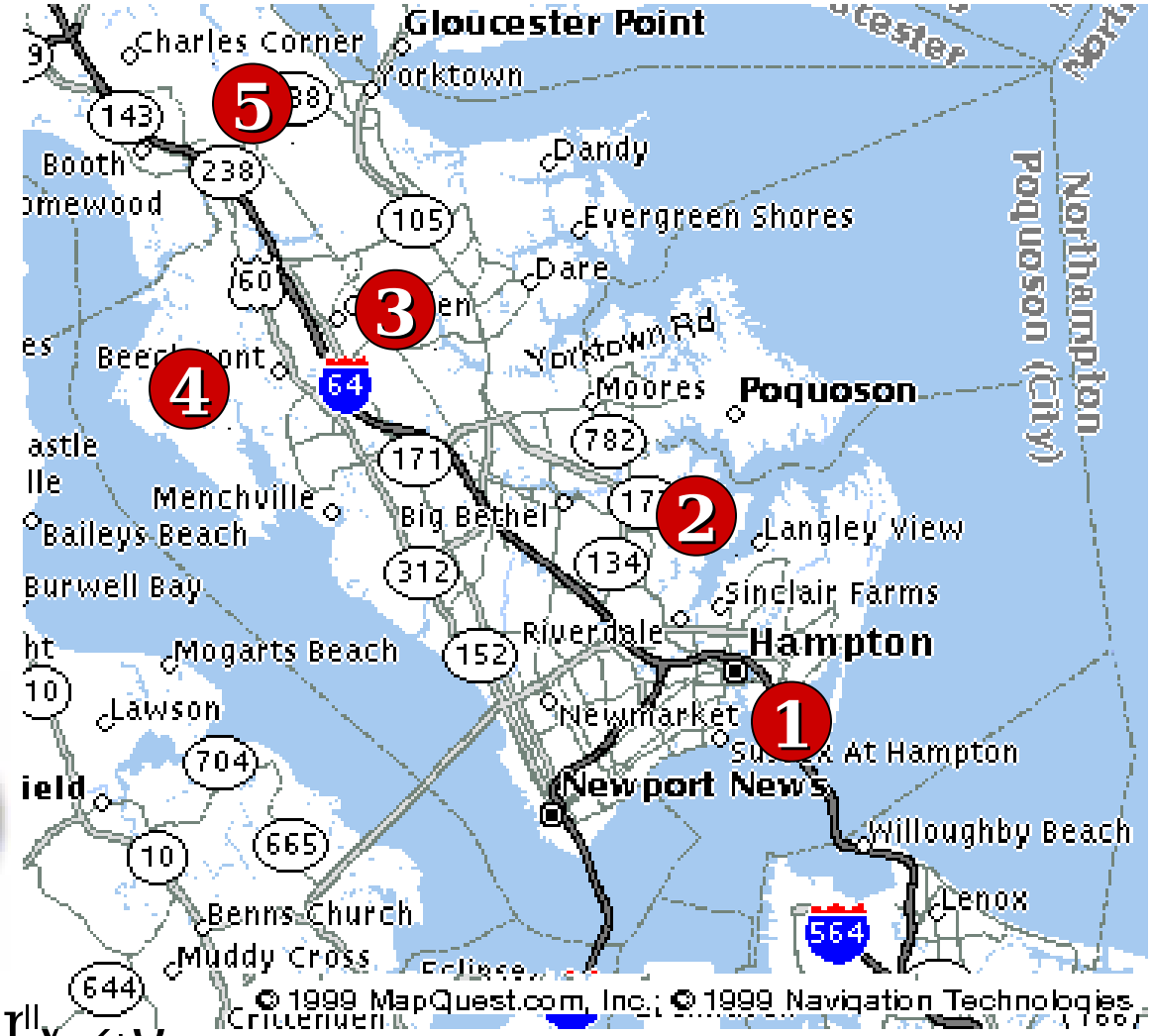


1	NMCP
2	Sewells Point
3	Boone Clinic
4	Oceana
5	TPC Chesapeake
6	TPC Virginia Beach
7	Dam Neck
8	Northwest

TRICARE Hampton Roads

January 20
05

Health Care in Tidewater - Peninsula

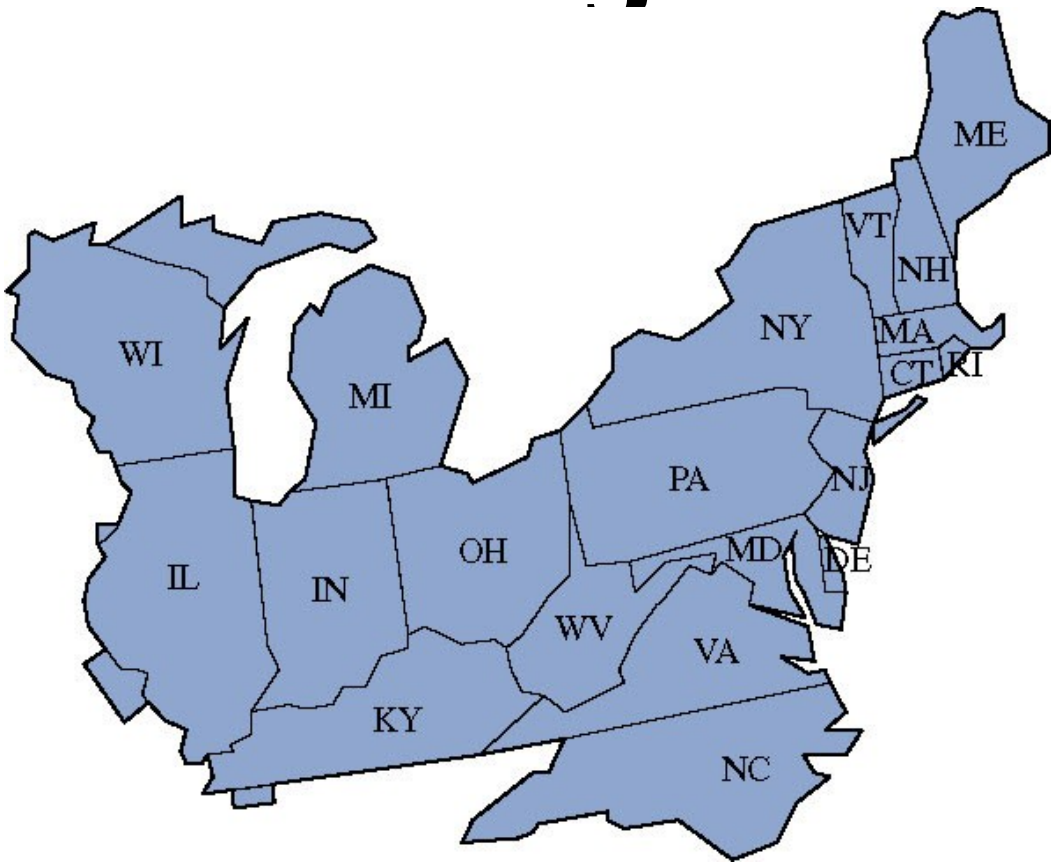


1 Fort Monroe
2 Langley
3 Prime Eagle
4 Fort Eustis
5 Yorktown

TRICARE Hampton Roads

January 20
05

TRICARE North Region



TRICARE Hampton Roads

January 20
05

Health Care Partners

- The health care network is developed and maintained by Health Net Federal Services
- The behavioral health network is developed and maintained by MHN, Inc. (MHN)
- Claims processing and claims customer service activities are provided and maintained by PGBA, LLC (PGBA)

TRICARE Hampton Roads

Claims Processing Partner

- PGBA is Health Net's partner for claims processing in the TRICARE North Region
- The Health Net Web site, *www.healthnetfederalservices.com*, and PGBA Web site, *www.mytricare.com*, offer many online claims customer service features

TRICARE Hampton Roads

Not Eligible for TRICARE

- Individuals not registered in DEERS
- Entitled to Medicare Part A and not enrolled in Medicare Part B (except for ADFMs)
- Persons eligible for CHAMPVA benefits

TRICARE Hampton Roads

Update the Defense Enrollment Eligibility Reporting System (DEERS)

Keep your DEERS information current to ensure continued eligibility

- To Update Addresses:
  - **Visit:** Local personnel offices that have ID card facility
  - **Call:** Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552--best time to call the Telephone Center is Wednesday-Friday, between 9-3 (Pacific Time) to avoid delays
  - **Fax:** 1-831-655-8317
  - **Mail:** DSO, Attn: COA or TFL, 400 Gigling Road, Seaside, CA 93955-6771
  - **Online:** Visit the TRICARE Web site at www.tricare.osd.mil and find "DEERS Address Change" on the pull down menu or www.tricare.osd.mil/DEERSAddress/

TRICARE Hampton Roads

TRICARE Prime

- Managed care option
- Enrollment required
- Fewer out-of-pocket costs
- Select (or are assigned) a primary care manager (PCM)
- Care received at MTFs and in the civilian preferred provider network
- Guaranteed access standards
- No claims to file

TRICARE Hampton Roads

Enrolling in TRICARE Prime

- Active duty and family members—no enrollment fee
- Retirees—$230 for individual/$460 for families
- Enroll by 20th of month—effective 1st of the next month
- If you enroll after the 20th of the month, your enrollment will begin on the 1st day of the 2nd month after that
- Enrollment is continuous

TRICARE Hampton Roads

TRICARE Online

- Access Registration
- Access Appointments
- Access Resources
- Access Help

TRICARE Online.com

TRICARE Hampton Roads

January 20
05

Enrollment Portability

- Transfer TRICARE Prime enrollment from one TRICARE Region to another
  - Active duty enrollees and their families have unlimited transfers without a break in coverage
  - Retirees and their families may transfer twice in a single enrollment year as long as second transfer is back to the original enrollment location
- Select a new PCM in the new region
- Update your new address in DEERS

TRICARE Hampton Roads

Split Enrollment

- Allows TRICARE Prime families who live in separate TRICARE regions to enroll in TRICARE Prime together
- No limits on number of family members enrolling
- Retirees will only be responsible for one family enrollment fee ($460 per year)
- When using the split enrollment feature, beneficiaries must notify the contractors in each region and designate a family payer

TRICARE Hampton Roads

Guaranteed Access Standards

- Urgent care appointment—24 hours or less
- Routine appointment—One week or less
- Specialty appointment or wellness visit—Within four weeks or 28 days
- Travel time may not exceed 30 minutes from home to your PCM's office
- You should not have to travel more than one hour from your home for referred specialty care

TRICARE Hampton Roads

MTF—The First Option for Care

- TRICARE Prime beneficiaries must seek care from an MTF when it is available
- Inpatient admissions, specialty appointments, procedures requiring prior authorization
- If the service is not available at the MTF within the appropriate access standards, you will be referred to a TRICARE network provider
- Check with Health Net for more information

TRICARE Hampton Roads

MTF—Priorities for Care

1. Active duty service members
2. Active duty family members enrolled in TRICARE Prime
3. Retirees, their family members, and survivors enrolled in TRICARE Prime
4. Active duty family members NOT enrolled in TRICARE Prime
5. Retirees, their family members, and survivors NOT enrolled in TRICARE Prime
6. All other eligible beneficiaries

TRICARE Hampton Roads

Primary Care Manager (PCM)

- MTF or network provider
- Provides most of your care and coordinates specialty care when needed
- Knows your family and medical history, lifestyle, and habits
- Helps you develop and carry out a personal health maintenance and improvement program
- Prevents and detects health problems through regular screenings and wellness education

TRICARE Hampton Roads

PCM Visits—Cost-Shares

- Care at an MTF—No cost-shares for active duty service members, retirees, and families
- Care from a network provider
  - Active duty service members and their families, no cost-shares
  - Retirees and family members, $12 cost-shares

TRICARE Hampton Roads

Referrals

- TRICARE Prime beneficiaries will be referred to MTF first when it can provide the specialty services needed. Call 1-877-TRICARE (1-877-874-2273) for specific information about the MTFs in your TRICARE Prime service area
- Specialty care referrals will be approved for a specific length of time and number of visits
- Follow the appropriate procedure for specialty referrals to avoid responsibility for charges other than your cost-shares
- If you have other health insurance, you must follow the network referrals rules for that carrier

TRICARE Hampton Roads

Prime Travel Entitlement

- When referred for specialty care at a location more than 100 miles from your PCM, you may be eligible to have your "reasonable travel expenses" reimbursed
- Includes the actual costs incurred when traveling such as meals, gas/oil, tolls, parking, and public transportation
- Contact your MTF or the TRICARE Regional Office for more information or visit the TRICARE Web site at: *www.tricare.osd.mil/primetravel*

TRICARE Hampton Roads

TRICARE Prime Point-of-Service (POS) Option

- Freedom to use any TRICARE-authorized provider
- In or out of network—no referrals needed
- Nonavailability statement is not necessary
- Subject to deductibles and cost-shares
- Point-of-service option is more costly to the TRICARE Prime enrollee
- Does not apply to active duty service members

TRICARE Hampton Roads

POS Cost-shares and Deductibles

- Annual outpatient deductibles are $300 for an individual and $600 for family
- 50% cost-shares for outpatient and inpatient claims
- Excess charges up to 15% over the allowed amount
- The 50% cost-share continues to be applied even after the catastrophic cap has been met

TRICARE Hampton Roads

TRICARE Extra

- Preferred provider option
- No enrollment required
- Seek care from any TRICARE network provider
- Responsible for annual deductibles and discounted cost-shares
- Providers will file claims for you
- May seek care in an MTF on a space-available basis
- Active duty service members are not eligible for TRICARE Extra

TRICARE Hampton Roads

TRICARE Extra - Costs

- Annual deductible
  - Active duty E-4 and below: $50 individual/$100 for family
  - Active duty E-5 and above: $150 individual/$300 for family
  - Retirees and families: $150 individual/$300 for family
- Cost-shares after deductible has been met
  - Active duty family members: 15% of negotiated rate
  - Retirees and their family members: 20% of negotiated rate
- Providers cannot charge more than the negotiated rate for services rendered

TRICARE Hampton Roads

TRICARE Standard

- Fee-for-service option
- No enrollment required
- Seek care from any TRICARE-authorized provider
- Responsible for annual deductibles and cost-shares—highest out-of-pocket expense
- May have to pay provider then file claim for reimbursement
- May seek care in an MTF on a space-available basis
- Active duty service members are not eligible for TRICARE Standard

TRICARE Hampton Roads

TRICARE Standard Costs

- Annual deductible
  - Active duty E-4 and below: $50 individual/$100 for family
  - Active duty E-5 and above: $150 individual/$300 for family
  - Retirees and families: $150 individual/$300 for family
- Cost-shares after deductible has been met
  - Active duty family members: 20% of allowed charges
  - Retirees and their family members: 25% of allowed charges
- May be responsible for up to 15% above the TRICARE allowable charge for services if providers do not participate in TRICARE

TRICARE Hampton Roads

Catastrophic Cap

- ADFMs using TRICARE Standard—$1,000 per fiscal year
- All other beneficiaries using TRICARE Standard (retirees, family members of retirees, survivors, former spouses)
  - $3,000 per fiscal year
- ADFMs using TRICARE Prime
  - $1,000 per fiscal year
- All other beneficiaries using TRICARE Prime (retirees, family members of retirees, survivors, former spouses)
  - $3,000 per enrollment year

TRICARE Hampton Roads

TRICARE Extra vs. Standard

Extra

- Any TRICARE network provider
- Active duty family member: 15% of negotiated rate
- Retirees: 20% of negotiated rate
- Providers will file claims for you
- Not responsible for additional charges for covered benefits

Standard

- Any TRICARE-authorized provider
- Active duty family member: 20% of allowable charge
- Retirees: 25% of allowable charge
- May have to file claims
- Nonparticipating providers may charge up to 15% above allowable charge for services

TRICARE Hampton Roads

TRICARE National Resources

- TRICARE Web Site: *www.tricare.osd.mil*
- TRICARE Online: *www.tricareonline.com*
- TRICARE Information Service
  - Mon-Fri 8 a.m. to 8 p.m. Eastern time
  - 1-888-363-CARE (1-888-363-2273)
  - Will be phased out within the next two years

TRICARE Hampton Roads

Important Telephone Numbers

- Health Net
  1-877-TRICARE (1-877-874-2273)
- TRICARE Mail Order Pharmacy
  (Express Scripts)
  1-866-DoD-TMOP (1-866-363-8667)
- TRICARE Retail Pharmacy (Express Scripts)
  1-866-DoD-TRRx (1-866-363-8779)
- Hampton Roads Appointment Center
  1-866-MIL-HLTH (1-866-645-4584)

TRICARE Hampton Roads

Thank You!

- TRICARE offers a comprehensive health benefit for our beneficiaries
- From preventive health services, to better coordination with our civilian system and lower out-of-pocket costs for families, we have designed and fully implemented a strong, more uniform benefit
- Wherever we maintain medical capability and capacity, whether through military or civilian services, our goal is a world-class health benefit that serves the needs of our members

TRICARE Hampton Roads